

**Exhibit 12**

3957

REPRESENTATION OF PRINTED DOCUMENT

**GMAC**  
**Mortgage**

3451 Hammond Avenue  
Waterloo, IA 50702  
Escrow Analysis Hotline  
1-800-766-4622/Follow the Prompts

**Important Note :** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

**INITIAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT**

83833-0000123-001  
KENNETH TAGGART  
PO BOX 411  
TELFORD PA 18969-0411

ACCOUNT NUMBER: 3957  
PROPERTY ADDRESS:  
521 COWPATH ROAD  
TELFORD PA 18969  
ANALYSIS DATE: MAY 12, 2009

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section I:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
FHA RISK BASED	APRIL 2009	269.42	0.00
FHA RISK BASED	MAY 2009	269.42	0.00
FHA RISK BASED	JUNE 2009	269.42	0.00
FHA RISK BASED	JULY 2009	269.42	0.00
FIRE	AUGUST 2009	978.00	0.00
FIRE	AUGUST 2009	925.00	0.00
FHA RISK BASED	AUGUST 2009	269.42	0.00
SCHOOL	AUGUST 2009	8,389.77	0.00
FHA RISK BASED	SEPTEMBER 2009	269.42	0.00
FHA RISK BASED	OCTOBER 2009	269.42	0.00
FHA RISK BASED	NOVEMBER 2009	269.42	0.00
FHA RISK BASED	DECEMBER 2009	269.42	0.00
FHA RISK BASED	JANUARY 2010	269.42	0.00
FHA RISK BASED	FEBRUARY 2010	269.42	0.00
FHA RISK BASED	MARCH 2010	269.42	0.00
CITY/TOWNSHIP	MARCH 2010	1,280.22	0.00
TOTAL ANNUAL DISBURSEMENTS:		14,806.03	0.00
TOTAL ESCROW PAYMENT:		1,233.83	1,231.84

The amounts above are based on either an estimate previously provided or the amount last disbursed.

**NOTE:** If you pay the escrow shortage amount of \$2,508.02, your new total payment will automatically be adjusted to \$5,403.25 effective with your APRIL 01, 2009 payment. If you do not pay the shortage, your total payment effective APRIL 01, 2009 will be \$5,612.25.

Payment change:	New	Prior Analysis
Escrow	1,233.83	1,231.84
Surplus/Shortage	209.00	0.00
Escrow Shortage Spread 12 Months		

Total	1,442.83	1,231.84
Principal/Interest	4,169.42	4,169.42
Total Payment	5,612.25	5,401.26

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement"

should be directed to your Tax Authority and/or Insurance Company.

To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE - you must use the below address when remitting your escrow shortage payment

**THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT**

**GMAC**  
**Mortgage**

**THIS IS NOT A CHECK**

NOTE - you must use this address when remitting your escrow shortage payment

62-28  
311

Account Number	Shortage Amount
3957	2,508.02

KENNETH TAGGART

Total Amount Enclosed \$

GMAC MORTGAGE  
PO BOX 79162  
PHOENIX AZ 85062-9162

If you pay the escrow shortage amount of \$2,508.02, your new payment will be automatically adjusted to \$5,403.25 effective with your APRIL 01, 2009 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

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REPRESENTATION OF PRINTED DOCUMENT

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE ACCOUNT NUMBER: 3957  
PROJECTED ESCROW BALANCE AS OF: MARCH 31, 2009 4,891.52 \*

\* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			4,891.52	7,399.54
04/01/09	1,233.83	269.42-	5,855.93	8,363.95
05/01/09	1,233.83	269.42-	6,820.34	9,328.36
06/01/09	1,233.83	269.42-	7,784.75	10,292.77
07/01/09	1,233.83	269.42-	8,749.16	11,257.18
08/01/09	1,233.83	978.00-	9,004.99	11,513.01
08/01/09	.00	925.00-	8,079.99	10,588.01
08/01/09	.00	269.42-	7,810.57	10,318.59
08/01/09	.00	8,369.77-	579.20-	1,928.82 L
09/01/09	1,233.83	269.42-	385.21	2,893.23
10/01/09	1,233.83	269.42-	1,349.62	3,857.64
11/01/09	1,233.83	269.42-	2,314.03	4,822.05
12/01/09	1,233.83	269.42-	3,278.44	5,786.46
01/01/10	1,233.83	269.42-	4,242.85	6,750.87
02/01/10	1,233.83	269.42-	5,207.26	7,715.28
03/01/10	1,233.83	269.42-	6,171.67	8,679.69
03/01/10	.00	1,280.22-	4,891.45	7,399.47

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:  
-578.20

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)  
1,928.82

Section 3:

SHORTAGE 2,508.02

ESCROW ACCOUNT ACTIVITY (APRIL 01, 2008 - MARCH 31, 2009)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
BEGINNING	BALANCE		.00			.00
04/01/08		.00	.00		.00	.00
05/01/08		.00	.00		.00	.00
06/01/08		.00	.00		.00	.00
07/01/08		.00	.00	PAYMENT	1,914.80	1,914.80
08/01/08		.00	.00	FIRE	978.00-	936.80
09/01/08		.00	.00	PAYMENT	1,231.84	1,899.22
09/01/08		.00	.00	FHA RISK BASED	269.42-	1,899.22
09/01/08		.00	.00	FIRE	925.00-	974.22
10/01/08		.00	.00	PAYMENT	1,231.84	1,936.64
10/01/08		.00	.00	FHA RISK BASED	269.42-	1,936.64
11/01/08		.00	.00	PAYMENT	1,231.84	2,899.06
11/01/08		.00	.00	FHA RISK BASED	269.42-	2,899.06
12/01/08		.00	.00	PAYMENT	1,231.84	3,861.48
12/01/08		.00	.00	FHA RISK BASED	269.42-	3,861.48
01/01/09		.00	.00	PAYMENT	7,915.84	11,507.90
01/01/09		.00	.00	FHA RISK BASED	269.42-	11,507.90
01/01/09		.00	.00	FIRE	7,261.00-	4,246.80
02/01/09		.00	.00	PAYMENT	1,231.84	5,208.32
02/01/09		.00	.00	FHA RISK BASED	269.42-	5,208.32
02/01/09		.00	.00	CITY/TOWNSHIP	1,280.22-	3,928.10
03/01/09		.00	.00	PAYMENT	1,231.84	4,891.52
03/01/09		.00	.00	FHA RISK BASED	269.42-	4,891.52